

FIG. 1

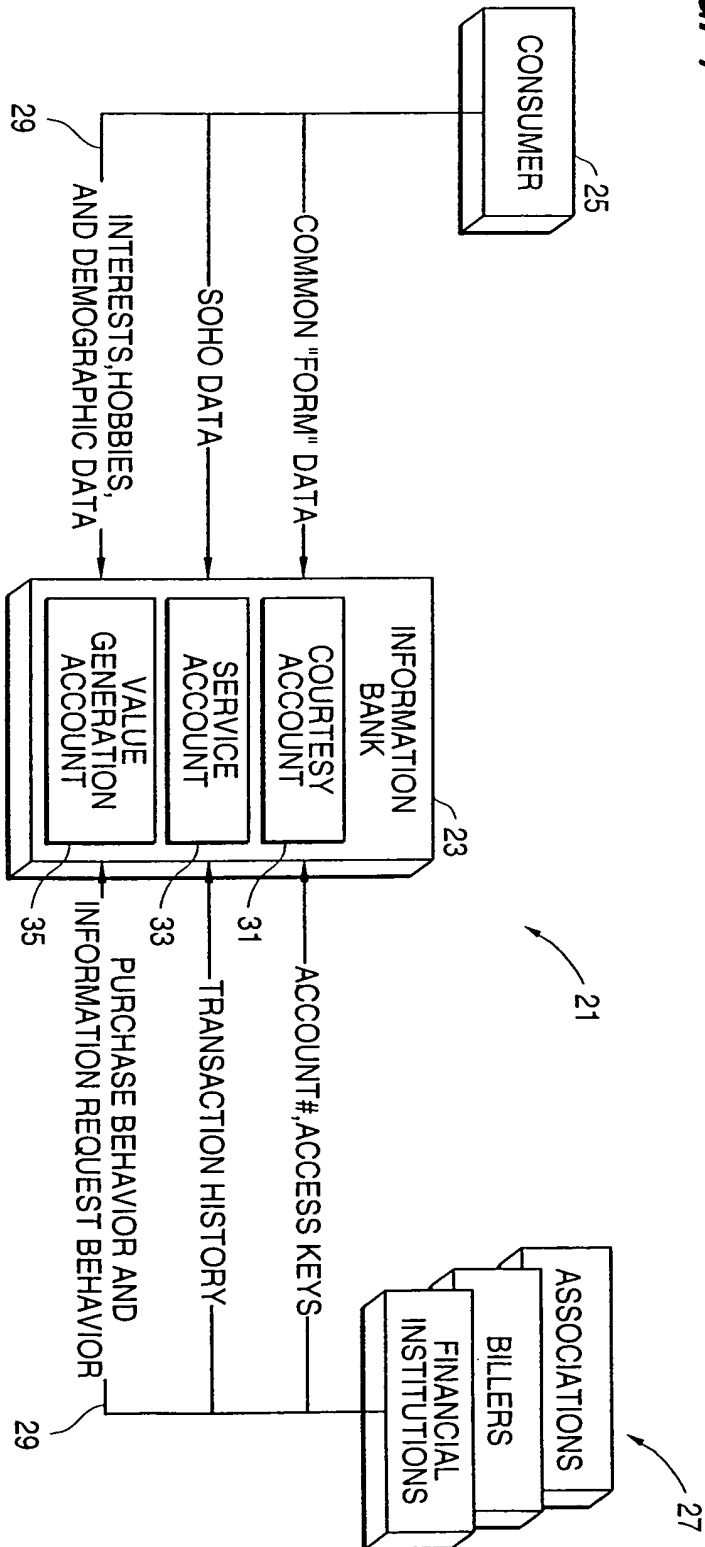


FIG. 2

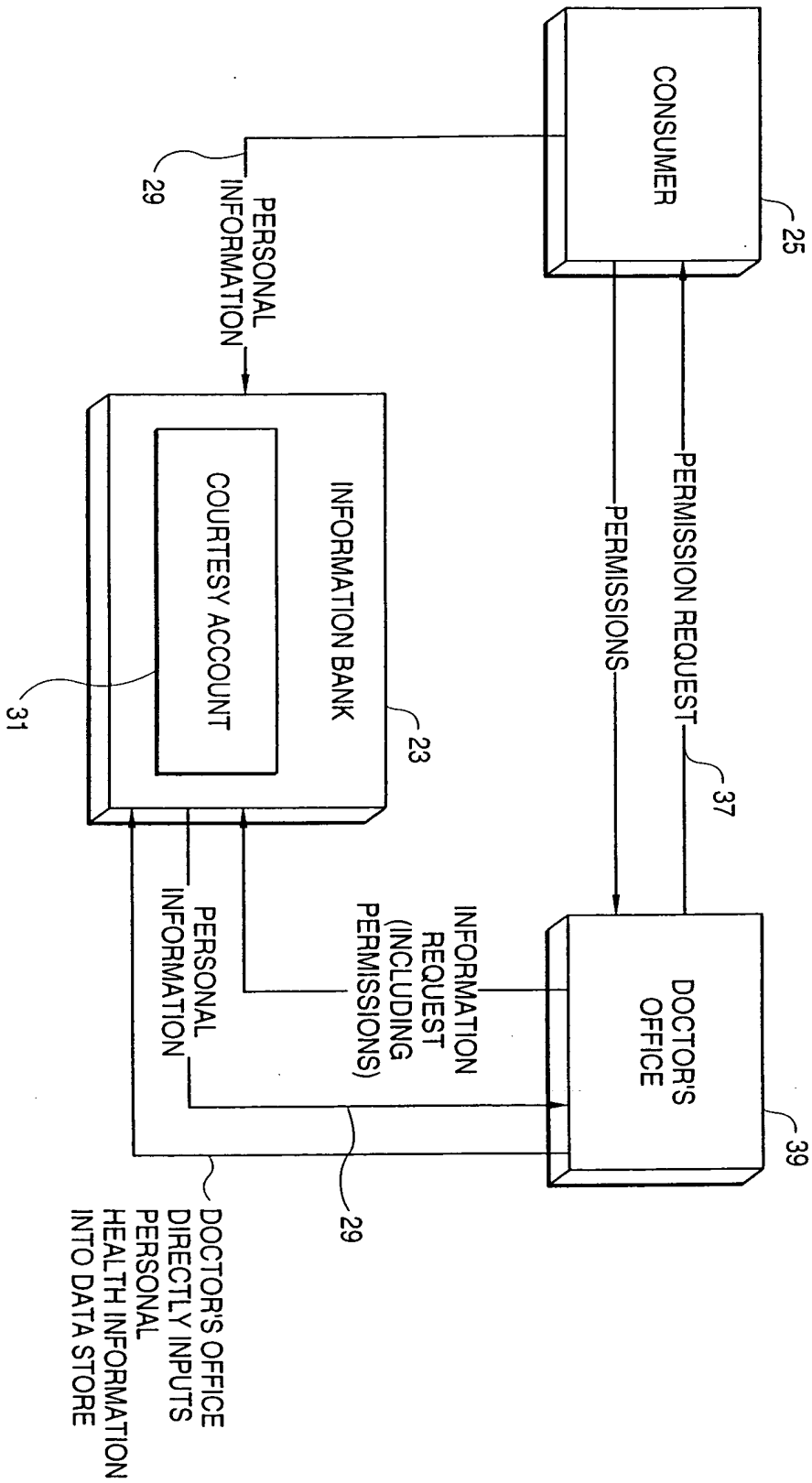
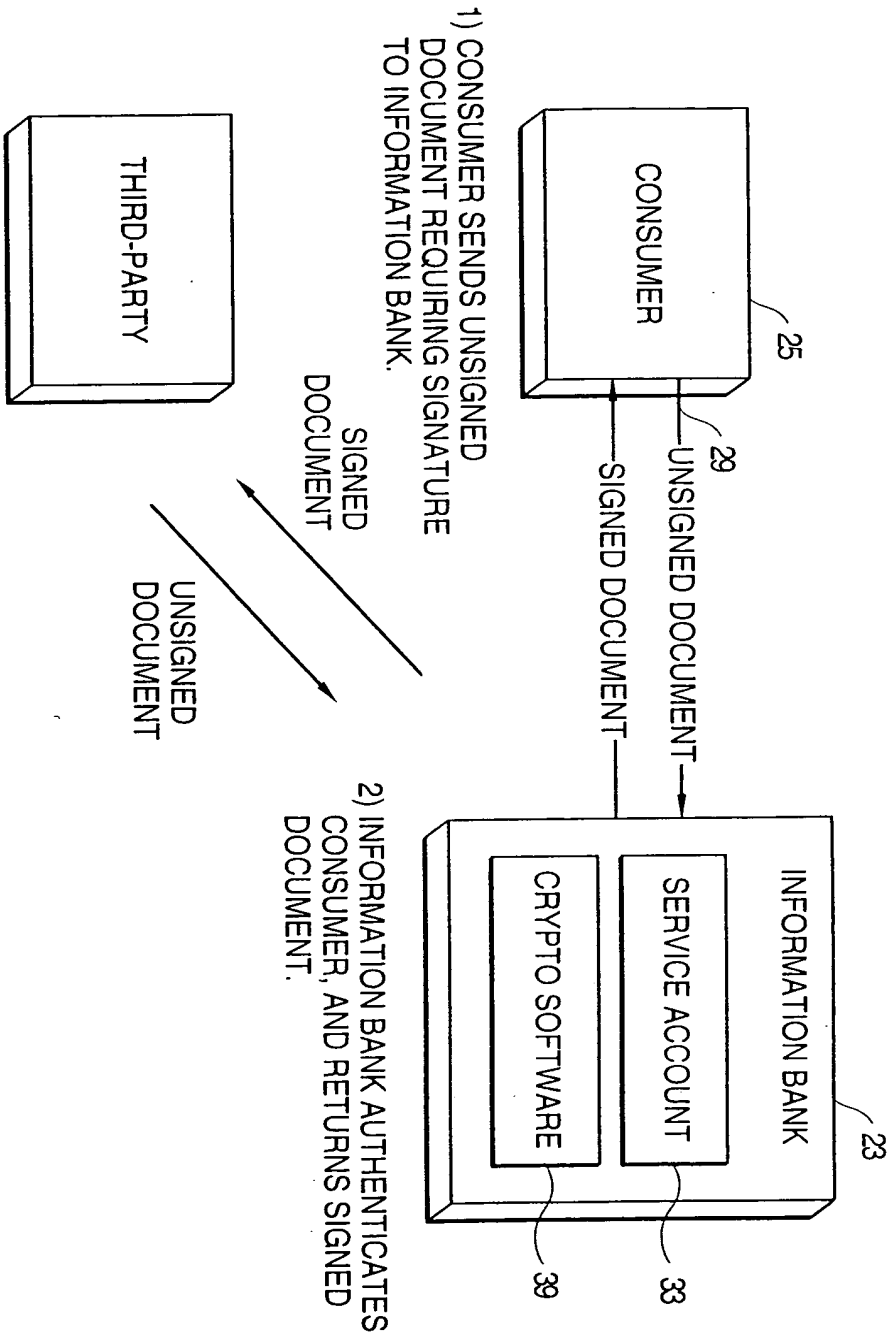
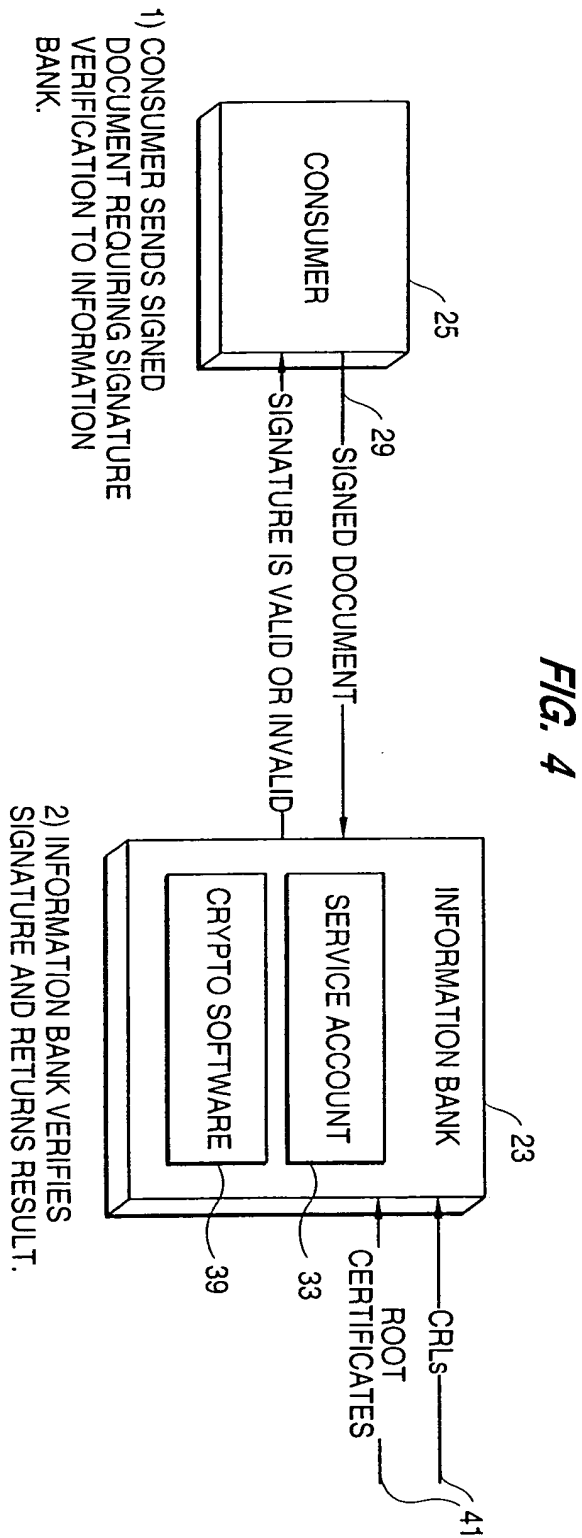


FIG. 3





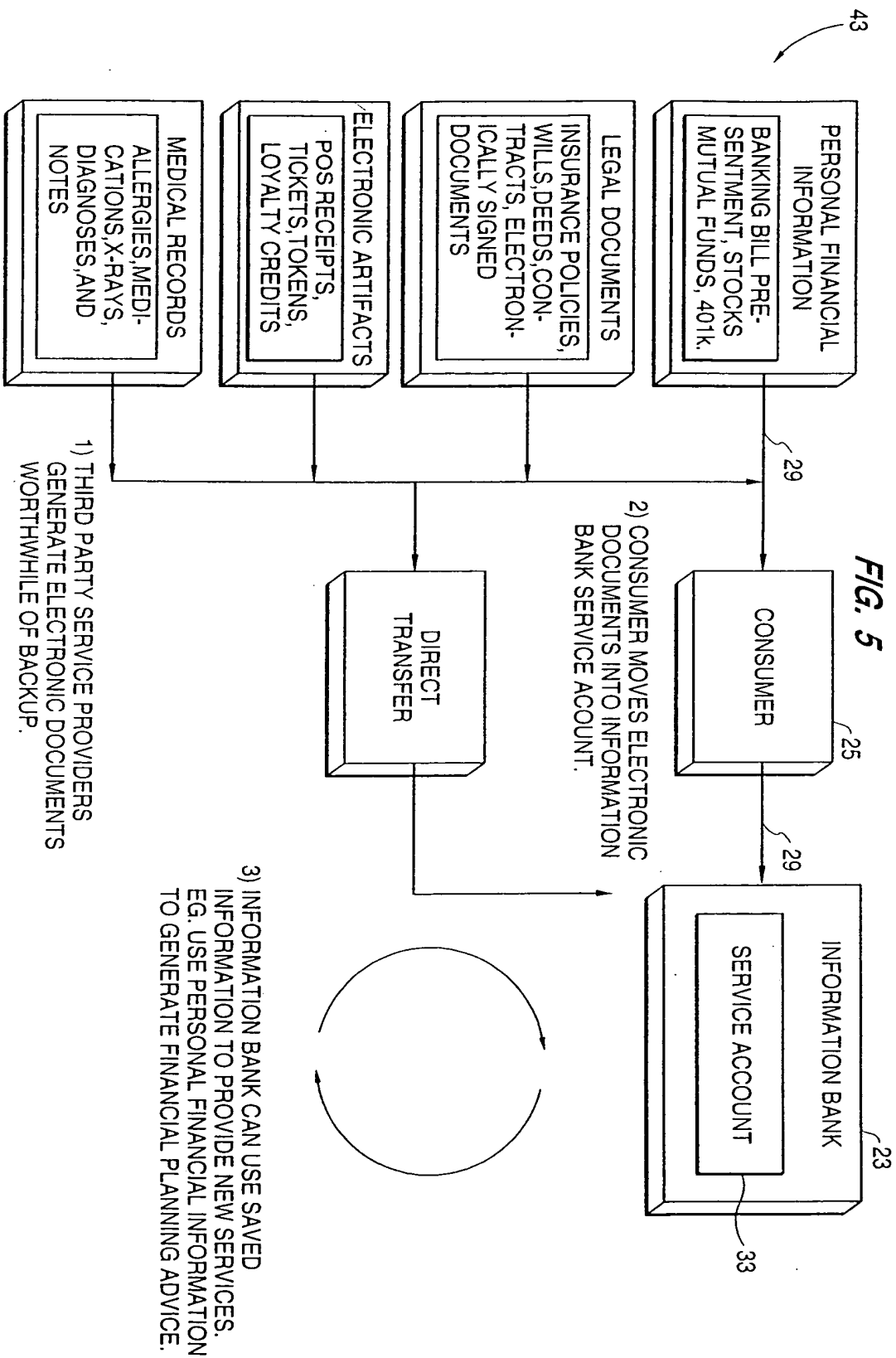


FIG. 6

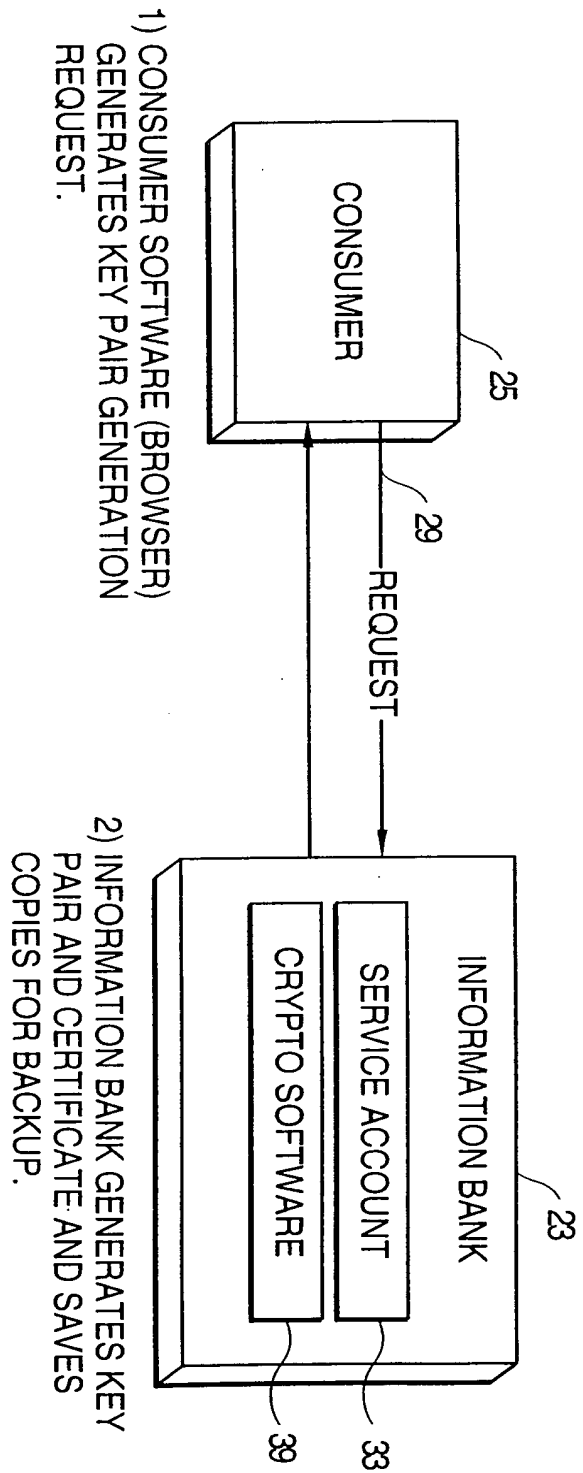


FIG. 7

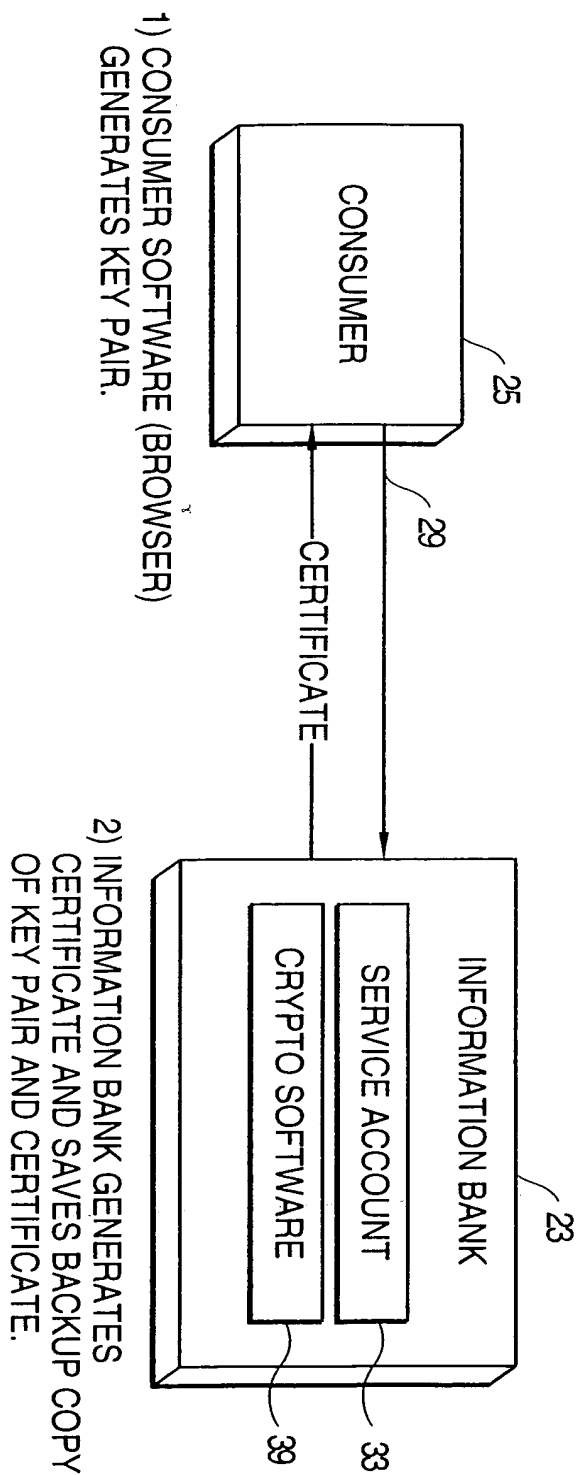


FIG. 8

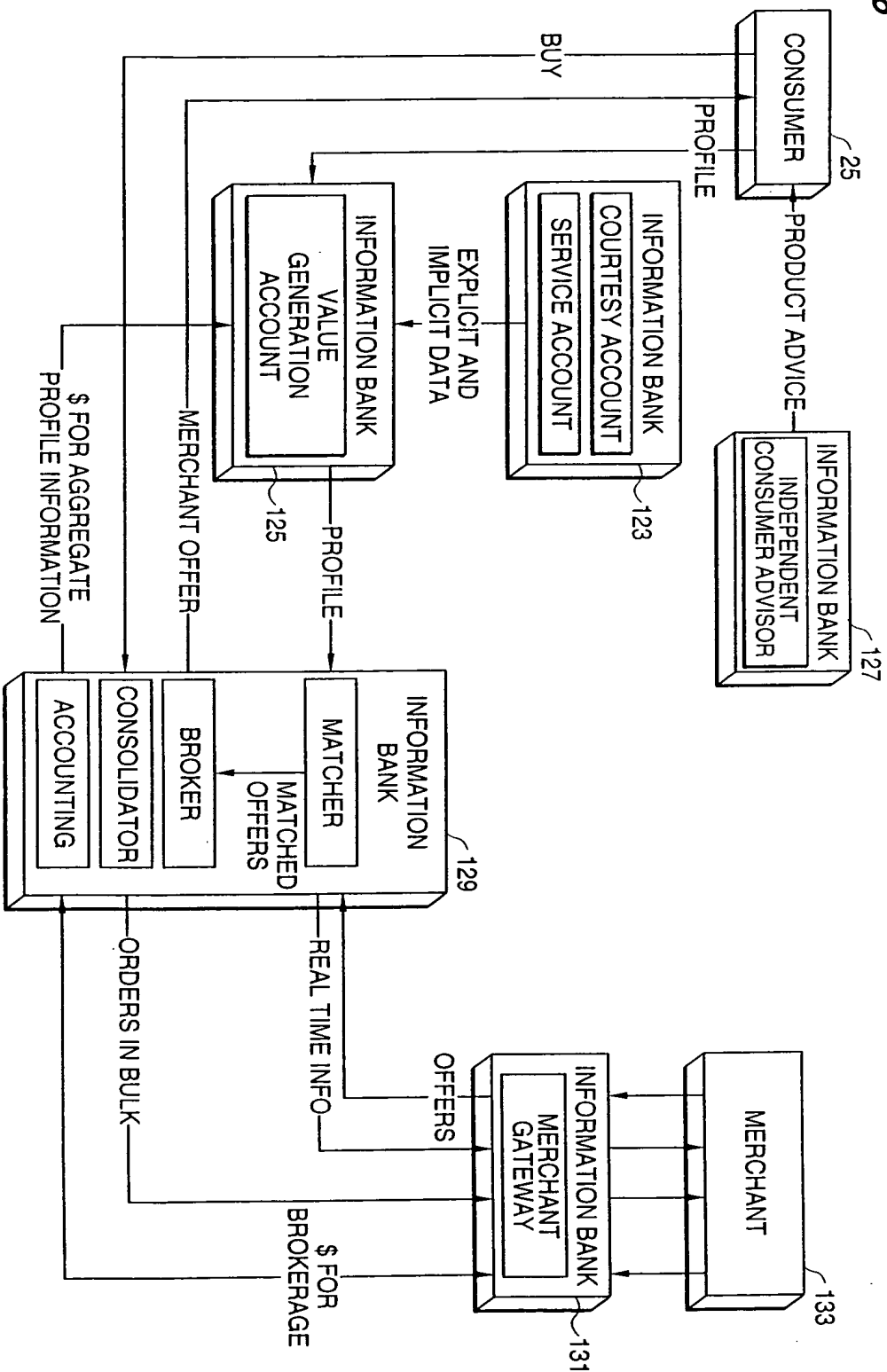


FIG. 9

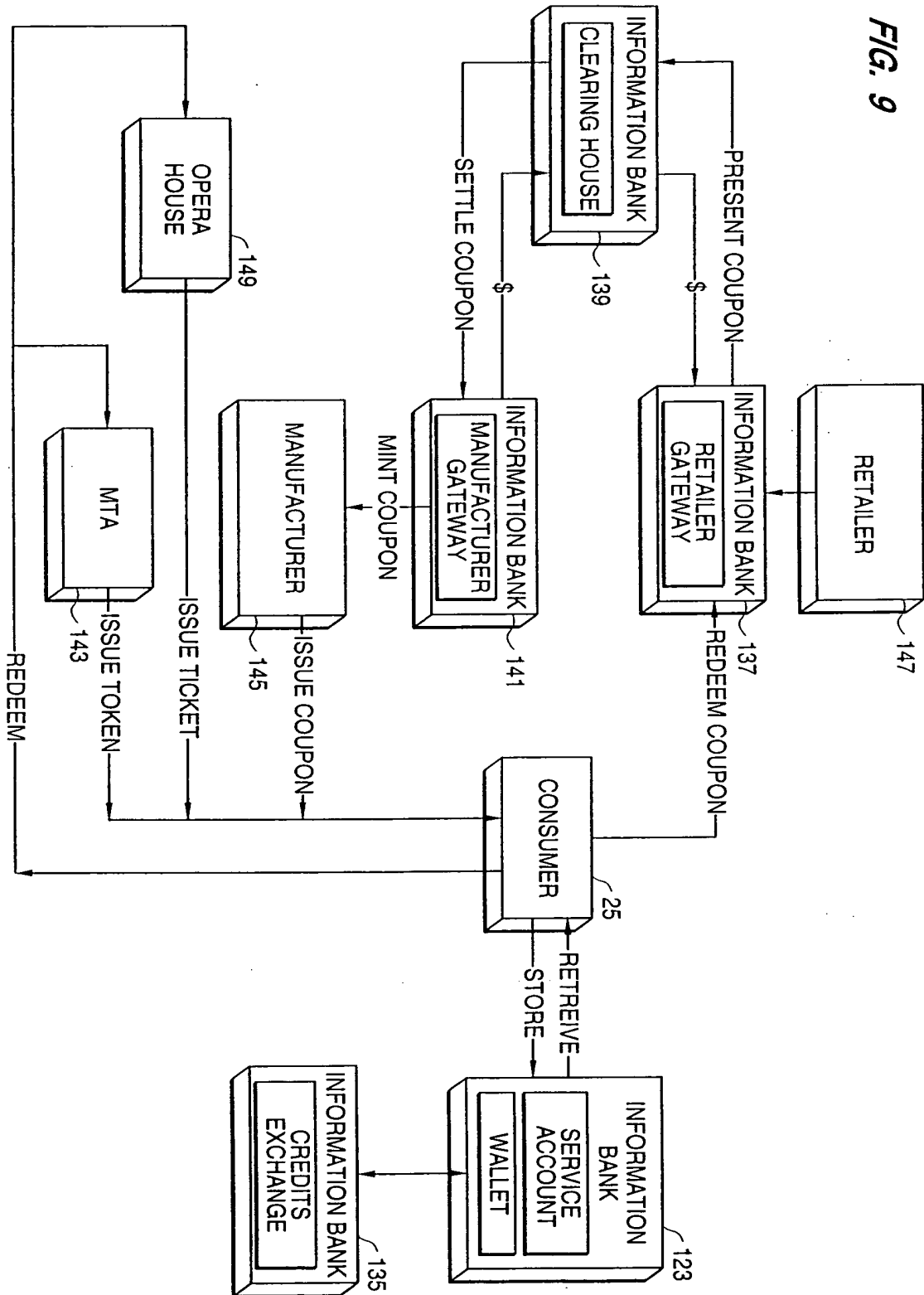


FIG. 10

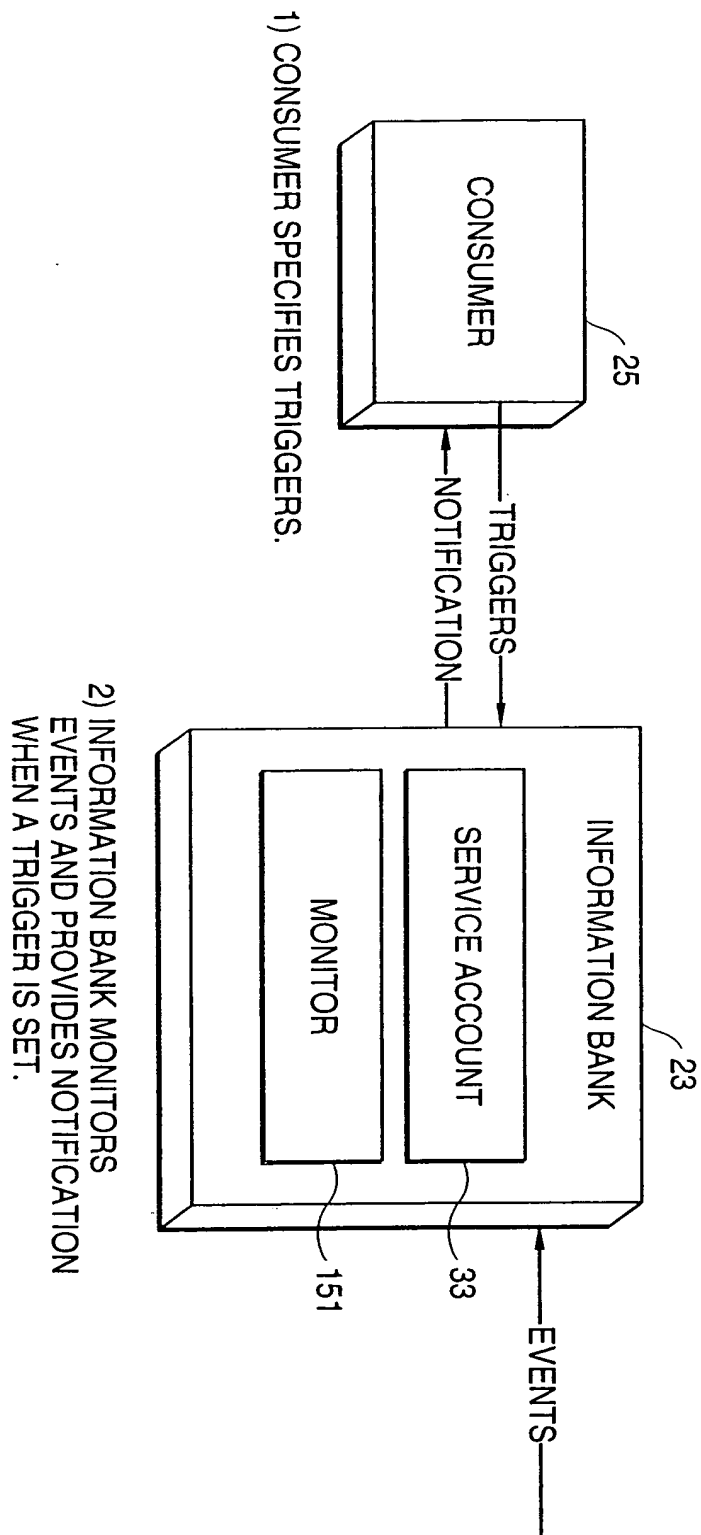


FIG. 11

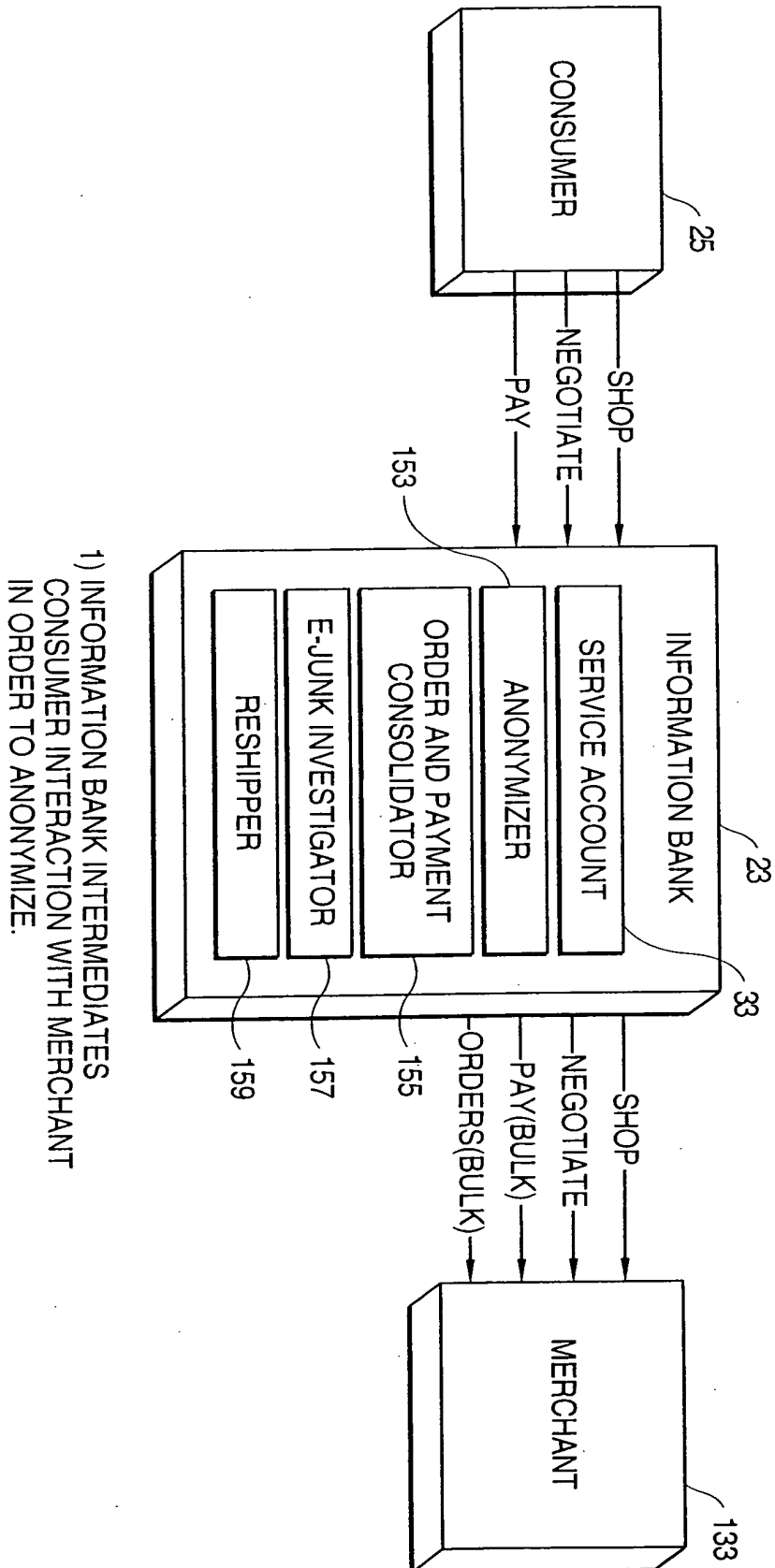


FIG. 12

INFORMATION BANKING		
COURTESY ACCOUNT	SERVICE ACCOUNT	INTEREST BEARING ACCOUNT
<p>DEFINITION</p> <p>A FREE ACCOUNT THAT CONSUMERS GET AS A COURTESY FOR BEING A CUSTOMER. CERTAIN SERVICES THAT COME WITH IT ARE ALSO GRATIS.</p>	<p>DEFINITION</p> <p>A CONSUMER PAID FOR ACCOUNT. THEY PAY FOR LONG TERM, GUARANTEED SAFE STORAGE; AND EXTERNAL ACCESS BY AUTHORIZED PEOPLE (DR.'S, ACCOUNTANT'S, ETC.)</p>	<p>DEFINITION</p> <p>IN RETURN FOR MAKING CERTAIN PERSONAL TYPES OF INFORMATION AVAILABLE, THE CONSUMER IS PAID A PORTION OF THE RECEIPTS OF SELLING THAT DATA. NO NAMES NOR ADDRESS ARE EVER REVEALED.</p>
<p>CHARACTERIZED BY:</p> <p>SMALL AMOUNT OF DATA</p> <p>RELATIVELY STATIC</p> <p>INDEFINITE STORAGE TIME</p>	<p>CHARACTERIZED BY:</p> <p>LARGE AMOUNT OF DATA</p> <p>DYNAMIC</p> <p>STORED OVER LONG PERIODS OF TIME</p>	<p>CHARACTERIZED BY:</p> <p>DEMOGRAPHIC DATA</p> <p>USERS INTERESTS</p> <p>USER PROFILES</p> <p>USER AGENTS</p>
<p>EXAMPLES:</p> <p>NAME, ADDRESS, PHONE, SOCIAL SECURITY #, AND OTHER COMMONLY ASKED FOR INFORMATION ON FORMS, APPLICATIONS, ETC.</p>	<p>EXAMPLES:</p> <p>BILLING HISTORY, PAYMENT HISTORY, LOANS, REAL ESTATE HOLDINGS, STOCK, BOND, FUND HOLDINGS, MEDICAL RECORDS, HOME WEB PAGES, ETC.</p>	<p>EXAMPLES:</p> <p>AGE, GEOGRAPHIC LOCATION, RACE, RELIGION, PROFESSIONAL INTERESTS, HOBBY INTERESTS, FREQUENT PURCHASE CATEGORIES, EXPLICIT REQUESTS FOR INFORMATION, EXPLICIT REQUESTS FOR BLOCKING CATEGORIES OF INFORMATION</p>
<p>SERVICE EXAMPLES:</p> <p>AUTOMATED FORM FILLING</p> <p>SAFE SHOPPING</p> <p>GENERAL E-COMMERCE</p>	<p>SERVICE EXAMPLES:</p> <p>BILL PRESENTMENT/PAYMENT</p> <p>RELATIONSHIP MANAGEMENT</p> <p>ANYWHERE, ANYTIME ACCESS</p> <p>GUARANTEED DATA SAFE</p> <p>TAX PREPARATION</p> <p>EMERGENCY INFORMATION FOCAL POINT</p>	<p>SERVICE EXAMPLES:</p> <p>SOLICITED AGENT SEARCHES</p> <p>PAY TO CONTACT UNSOLICITED OFFERS</p> <p>MARKET RESEARCH</p> <p>ELECTRONIC CENSUS</p> <p>PROFILE ORIENTED SPECIAL OFFERS</p>
FREE TO CONSUMER	CONSUMER PAYS	CONSUMER GETS \$\$

FIG. 13

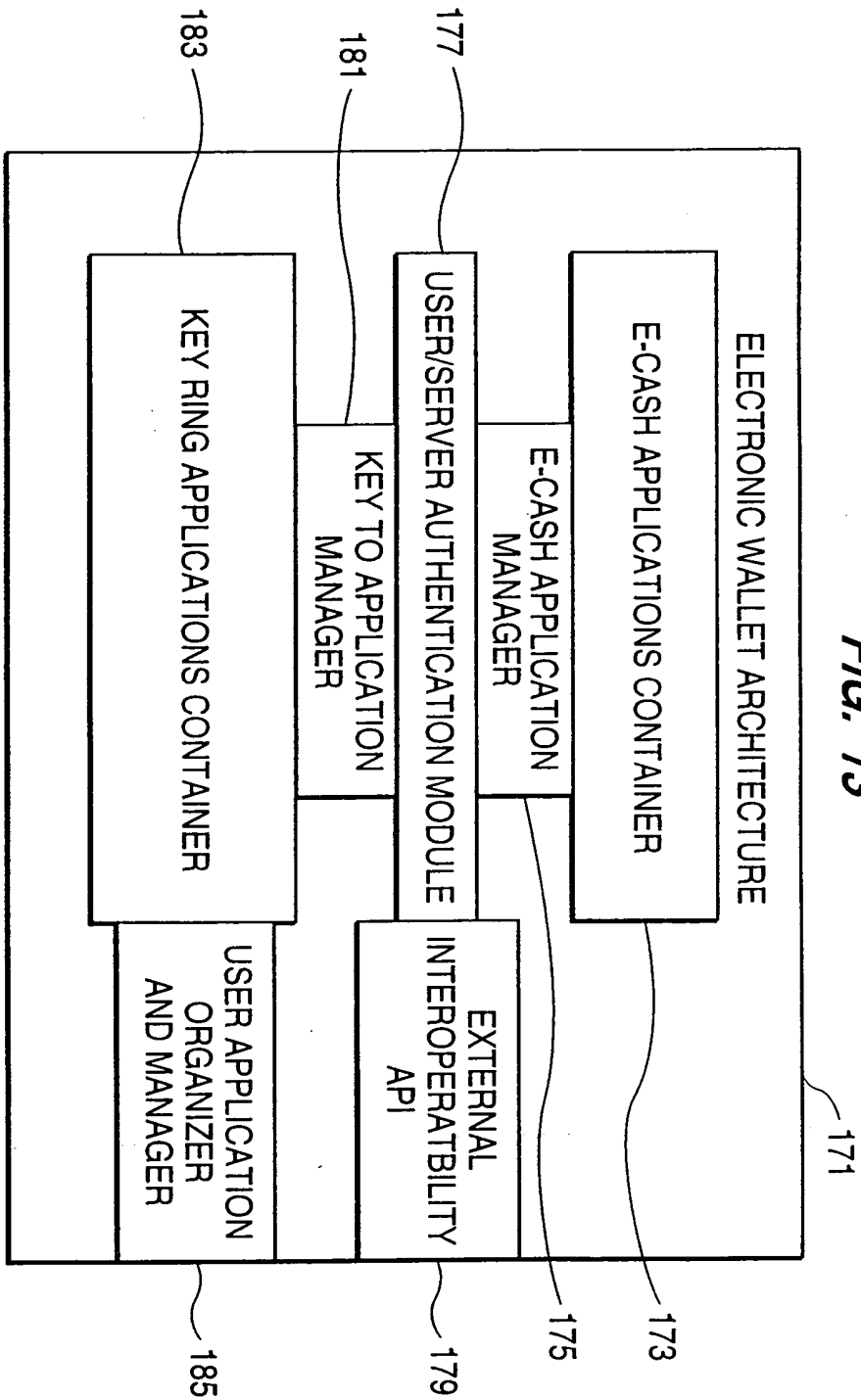


FIG. 14

